

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF GEORGIA  
AUGUSTA DIVISION

In re: § Case No. 21-10380-SDB  
§  
Roger L. Whitehead § Chapter 13  
Alicia M. Whitehead §  
Debtors §

OBJECTION TO CONFIRMATION

Republic Finance, LLC (“Movant”) shows:

1.

Republic Finance, LLC holds a claim against the Debtors in the amount of \$4,818.35, which claim is secured by a 10' x 13' Metal Portable Storage Shed, and a 8' x 10' Siding Portable Storage Shed.

2.

The proposed plan does not provide for paying Movant’s secured claim under 11 U.S.C. §1322(a)(3).

3.

Movant’s collateral should be valued in an amount which reflects the price a retail merchant would charge for property of that kind. 11 U.S.C. §506(a)(2).

4.

Movant’s claim should be paid at an interest rate and with pre- and post-confirmation monthly payments that are uniform and adequately protect Movant’s interest in the collateral. 11 U.S.C. §361 and 11 U.S.C. §1325(a)(5).

5.

The Debtors incurred the debt with Movant on May 21, 2021. The Debtors filed the bankruptcy petition on Jun 16, 2021. The close proximity between these two dates indicates that the proposed plan is filed in bad faith and should be denied as proposed. 11 U.S.C. §1325(a)(3).

THEREFORE, Republic Finance, LLC respectfully requests that confirmation of the proposed chapter 13 plan be denied.

July 9, 2021

Respectfully submitted,

S/ L. Stephen O'Hearn, Jr.  
L. Stephen O'Hearn, Jr.  
Attorney for Republic Finance, LLC

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CERTIFICATE OF SERVICE

I, L. Stephen O'Hearn, Jr., do hereby certify that I have this date served the foregoing Objection to Confirmation upon the following by depositing a copy of the same in the United States mail with proper postage affixed, or by electronic noticing where indicated below:

Roger L. Whitehead  
Alicia M. Whitehead  
3703 Lexington Drive  
Augusta GA 30906

Angela McElroy-Magruder  
BY ELECTRONIC NOTICE

Huon Le  
BY ELECTRONIC NOTICE

This 9th day of July, 2021.

S/ L. Stephen O'Hearn, Jr.  
L. Stephen O'Hearn, Jr.

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